

42. (amended) A method for lowering cholesterol or lipid level of an animal which comprises administering to the animal a protein/phospholipid complex or protein hydrolyzate/phospholipid complex containing 20-50 wt% of bound phospholipid wherein said protein is wheat protein or soybean protein.

43. (amended) A method for producing food or feed which comprises adding, to a food or feed material, a protein/phospholipid complex or protein hydrolyzate/phospholipid complex containing 20 - 50 wt% of bound phospholipid, wherein said protein is wheat protein or soybean protein.

*B2*  
[ Please add the following new Claims 44 to 48. ]

--44. The method according to claim 42, wherein the phospholipid is lecithin.

45. The method according to claim 42, wherein the phospholipid is enzyme-modified lecithin obtainable by treating lecithin with phospholipase.

46. The method according to claim 42, wherein the animal is human.

47. The method according to claim 43, wherein the phospholipid is lecithin.

48. The method according to claim 43, wherein the phospholipid is enzyme-modified lecithin obtainable by treating lecithin with phospholipase.--